

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: _____

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: _____

Property address:

Number _____ Street _____

City _____ State _____ ZIP Code _____

Part 2: Prepetition Default Payments

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b.

(c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____
MM / DD / YYYY

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

Signature

06
Date ____/____/____

Print

First Name Middle Name Last Name

Title

Company

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number Street

City State ZIP Code

Contact phone (____) ____-____

Email

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Case No.: _____

Chapter: _____

Adv. No.: _____

Hearing Date: _____

Judge: _____

CERTIFICATION OF SERVICE

1. I, _____ :

☐ represent _____ in this matter.

☐ am the secretary/paralegal for _____, who represents
_____ in this matter.

☐ am the _____ in this case and am representing myself.

2. On _____, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: _____

Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)

Post-Petition Ledger						
Filed By:	DARRELL THOMAS KATHLEEN THOMAS	Payment Changes				
Case Number:	13-33748	From Date	To Date	Total Amount	P&I Total	Escrow Total
Filing Date:	10/30/13					
Payments in POC:	\$1,017.23	1-Sep-16	1-Apr-17	\$1,662.29		
First Post Due Date:	11/01/13	1-May-17	1-Aug-18	\$1,685.19		
		1-Sep-18	1-Dec-18	\$1,187.67		
		1-Jan-19		\$1,822.71		
		1-Nov-13	1-Aug-16	\$1,639.28		
		Total amount received on post as per system (Column B)				
		Total amount should be received till NOFC filed.				
		Difference				
		\$ 924.81				
		\$ 103,485.99				
		\$ 102,561.18				

Date	Amount Received	Applied To	Post Petition Amount Due	Post Suspense Balance	Comments
				\$ -	
				\$ -	
11/15/13	\$ 1,653.41	11/01/13	\$ 1,639.28	\$ 14.13	
12/24/13	\$ 1,018.00			\$ 1,032.13	
12/30/13	\$ 1,653.41	12/01/13	\$ 1,639.28	\$ 1,046.26	
02/07/14	\$ 1,639.28	01/01/14	\$ 1,639.28	\$ 1,046.26	
03/04/14	\$ 1,200.00	02/01/14	\$ 1,639.28	\$ 606.98	
04/08/14	\$ 1,660.00	03/01/14	\$ 1,639.28	\$ 627.70	
05/05/14	\$ 1,645.00	04/01/14	\$ 1,639.28	\$ 633.42	
06/27/14	\$ 1,670.00	05/01/14	\$ 1,639.28	\$ 664.14	
07/11/14	\$ 1,670.00	06/01/14	\$ 1,639.28	\$ 694.86	
09/19/14	\$ 1,700.00	07/01/14	\$ 1,639.28	\$ 755.58	
09/22/14	\$ 1,660.00	08/01/14	\$ 1,639.28	\$ 776.30	
11/17/14	\$ 1,650.00	09/01/14	\$ 1,639.28	\$ 787.02	
12/26/14	\$ 1,650.00	10/01/14	\$ 1,639.28	\$ 797.74	
02/20/15	\$ 1,640.00	11/01/14	\$ 1,639.28	\$ 798.46	
03/30/15	\$ 1,650.00	12/01/14	\$ 1,639.28	\$ 809.18	
05/22/15	\$ 1,650.00	01/01/15	\$ 1,639.28	\$ 819.90	
06/29/15	\$ 1,650.00	02/01/15	\$ 1,639.28	\$ 830.62	
08/13/15	\$ 1,660.00	03/01/15	\$ 1,639.28	\$ 851.34	
09/18/15	\$ 1,650.00	04/01/15	\$ 1,639.28	\$ 862.06	
AO entred				\$ -	
10/16/15	\$ 1,650.00			\$ 1,650.00	
11/25/15	\$ 1,639.28	11/01/15	\$ 1,639.28	\$ 1,650.00	
11/25/15	\$ 260.72		\$ 997.41	\$ 913.31	
12/08/15				\$ 913.31	
01/11/16	\$ 1,639.28			\$ 2,552.59	
01/11/16	\$ 260.72	12/01/15	\$ 1,639.28	\$ 1,174.03	
01/25/16	\$ 1,800.00		\$ 997.41	\$ 1,976.62	
01/26/16				\$ 1,976.62	
02/12/16	\$ 1,700.00	01/01/16	\$ 1,639.28	\$ 2,037.34	
02/16/16			\$ 997.41	\$ 1,039.93	
03/18/16	\$ 1,800.00	02/01/16	\$ 1,639.28	\$ 1,200.65	
03/21/16				\$ 1,200.65	
03/21/16				\$ 1,200.65	
05/05/16	\$ 1,700.00		\$ 997.41	\$ 1,903.24	
05/06/16				\$ 1,903.24	
06/01/16	\$ 1,750.00	03/01/16	\$ 1,639.28	\$ 2,013.96	
06/02/16			\$ 997.41	\$ 1,016.55	
06/13/16	\$ 1,700.00			\$ 2,716.55	
06/14/16				\$ 2,716.55	
07/14/16	\$ 1,700.00	04/01/16	\$ 1,639.28	\$ 2,777.27	
07/15/16			\$ 997.41	\$ 1,779.86	
08/03/16	\$ 368.16	05/01/16	\$ 1,639.28	\$ 508.74	
08/09/16				\$ 508.74	
09/07/16	\$ 1,700.00		\$ 997.41	\$ 1,211.33	
09/08/16				\$ 1,211.33	
10/05/16	\$ 1,700.00	06/01/16	\$ 1,639.28	\$ 1,272.05	
10/06/16				\$ 1,272.05	
11/16/16	\$ 1,326.96		\$ 997.41	\$ 1,601.60	
11/16/16	\$ 373.04			\$ 1,974.64	
11/16/16	\$ -			\$ 1,974.64	
12/29/16	\$ 1,326.96	07/01/16	\$ 1,639.28	\$ 1,662.32	
12/29/16	\$ 373.04		\$ 997.41	\$ 1,037.95	
12/29/16	\$ -			\$ 1,037.95	
01/25/17	\$ 37.71			\$ 1,075.66	
01/25/17	\$ 1,662.29	08/01/16	\$ 1,639.28	\$ 1,098.67	
03/06/17	\$ 1,662.29	09/01/16	\$ 1,662.29	\$ 1,098.67	
03/06/17	\$ 37.71			\$ 1,136.38	
03/30/17	\$ 1,662.29	10/01/16	\$ 1,662.29	\$ 1,136.38	
03/30/17	\$ 37.71			\$ 1,174.09	
05/31/17	\$ 1,650.00			\$ 2,824.09	
06/01/17		11/01/16	\$ 1,662.29	\$ 1,161.80	
07/03/17	\$ 1,700.00			\$ 2,861.80	
07/05/17		12/01/16	\$ 1,662.29	\$ 1,199.51	
08/01/17	\$ 1,700.00			\$ 2,899.51	
08/02/17		01/01/17	\$ 1,662.29	\$ 1,237.22	
08/24/17	\$ 1,700.00			\$ 2,937.22	
08/25/17		02/01/17	\$ 1,662.29	\$ 1,274.93	
09.12.2017				\$ 1,274.93	
10.02.2017	\$ 1,670.00			\$ 2,944.93	
10.10.2017		03/01/17	\$ 1,662.29	\$ 1,282.64	
10.10.2017				\$ 1,282.64	
11/27/17	\$ 1,800.00	04/01/17	\$ 1,662.29	\$ 1,420.35	
11/28/17				\$ 1,420.35	
01/10/18	\$ 1,660.00	05/01/17	\$ 1,685.19	\$ 1,395.16	
01/10/18				\$ 1,395.16	
03/14/18	\$ 1,600.00			\$ 2,995.16	
03/15/18		06/01/17	\$ 1,685.19	\$ 1,309.97	
03/15/18				\$ 1,309.97	
05/03/18	\$ 1,600.00	07/01/17	\$ 1,685.19	\$ 1,224.78	
05/04/18				\$ 1,224.78	
05/29/18	\$ 1,200.00	08/01/17	\$ 1,685.19	\$ 739.59	
05/29/18	\$ 400.00			\$ 1,139.59	
AO entred				\$ -	
05/30/18				\$ -	
05/30/18				\$ -	
06/12/18				\$ -	
06/25/18	\$ 1,200.00			\$ 1,200.00	
06/26/18				\$ 1,200.00	
07/23/18	\$ 1,200.00			\$ 2,400.00	
07/24/18				\$ 2,400.00	
09/17/18	\$ 10,355.00			\$ 12,755.00	
09/18/18				\$ 12,755.00	
09/18/18				\$ 12,755.00	
09/18/18				\$ 12,755.00	
09/18/18				\$ 12,755.00	

Payment Applied (P&I and Escrow)	Additional Escrow Applied	Fees/Costs/Corp Applied	Payment Suspense	LSAM BR Suspense Balance
			\$ -	\$ -
			\$ -	\$ -
			\$ -	\$ -
\$ 1,653.41			\$ 1,018.00	\$ 1,018.00
\$ 1,639.28			\$ 14.13	\$ 1,032.13
\$ 1,639.28			\$ -	\$ 1,032.13
\$ 1,639.28			\$ (439.28)	\$ 592.85
\$ 1,639.28			\$ 20.72	\$ 613.57
\$ 1,639.28			\$ 5.72	\$ 619.29
\$ 1,639.28			\$ 30.72	\$ 650.01
\$ 1,639.28			\$ 30.72	\$ 680.73
\$ 1,639.28			\$ 60.72	\$ 741.45
\$ 1,639.28			\$ 20.72	\$ 762.17
\$ 1,639.28			\$ 10.72	\$ 772.89
\$ 1,639.28			\$ 10.72	\$ 783.61
\$ 1,639.28			\$ 0.72	\$ 784.33
\$ 1,639.28			\$ 10.72	\$ 795.05
\$ 1,639.28			\$ 10.72	\$ 805.77
\$ 1,639.28			\$ 10.72	\$ 816.49
\$ 1,639.28			\$ 20.72	\$ 837.21
\$ 1,639.28			\$ 10.72	\$ 847.93
			\$ -	\$ 847.93
\$ 1,639.28			\$ 10.72	\$ 858.65
\$ 1,639.28			\$ -	\$ 858.65
			\$ 260.72	\$ 1,119.37
			\$ -	\$ 1,119.37
\$ 1,639.28			\$ -	\$ 1,119.37
			\$ 260.72	\$ 1,380.09
			\$ 1,800.00	\$ 3,180.09
\$ 1,639.28			\$ (1,639.28)	\$ 1,540.81
			\$ 1,700.00	\$ 3,240.81
\$ 1,639.28			\$ (1,639.28)	\$ 1,601.53
			\$ 1,800.00	\$ 3,401.53
\$ 1,639.28			\$ (1,639.28)	\$ 1,762.25
\$ 1,639.28			\$ (1,639.28)	\$ 122.97
\$ -			\$ 1,700.00	\$ 1,822.97
\$ 1,639.28			\$ (1,639.28)	\$ 183.69
\$ -			\$ 1,750.00	\$ 1,933.69
\$ 1,639.28			\$ (1,639.28)	\$ 294.41
\$ -			\$ 1,700.00	\$ 1,994.41
\$ 1,639.28			\$ (1,639.28)	\$ 355.13
\$ -			\$ 1,700.00	\$ 2,055.13
\$ 1,639.28			\$ (1,639.28)	\$ 415.85
\$ -			\$ 368.16	\$ 784.01
			\$ -	\$ 784.01
\$ -			\$ 1,700.00	\$ 2,484.01
\$ 1,639.28			\$ (1,639.28)	\$ 844.73
\$ -			\$ 1,700.00	\$ 2,544.73
\$ 1,662.29			\$ (1,662.29)	\$ 882.44
\$ -			\$ 1,326.96	\$ 2,209.40
\$ -			\$ 373.04	\$ 2,582.44
\$ 1,662.29			\$ (1,662.29)	\$ 920.15
\$ -			\$ 1,326.96	\$ 2,247.11
\$ -			\$ 373.04	\$ 2,620.15
\$ 1,662.29			\$ (1,662.29)	\$ 957.86
\$ -			\$ 37.71	\$ 995.57
\$ 1,662.29			\$ -	\$ 995.57
\$ 1,662.29			\$ -	\$ 995.57
\$ -			\$ 37.71	\$ 1,033.28
\$ 1,662.29			\$ -	\$ 1,033.28
\$ -			\$ 37.71	\$ 1,070.99
\$ -			\$ 1,650.00	\$ 2,720.99
			\$ -	\$ 2,720.99
\$ -			\$ 1,700.00	\$ 4,420.99
\$ 1,662.29			\$ (1,662.29)	\$ 2,758.70
\$ -			\$ 1,700.00	\$ 4,458.70
\$ 1,662.29			\$ (1,662.29)	\$ 2,796.41
\$ -			\$ 1,700.00	\$ 4,496.41
\$ 1,662.29			\$ (1,662.29)	\$ 2,834.12
			\$ -	\$ 2,834.12
			\$ 1,670.00	\$ 4,504.12
\$ 1,662.29			\$ (1,662.29)	\$ 2,841.83
			\$ -	\$ 2,841.83
			\$ 1,800.00	\$ 4,641.83
\$ 1,549.41			\$ (1,549.41)	\$ 3,092.42
			\$ 1,660.00	\$ 4,752.42
\$ 1,233.67			\$ (1,233.67)	\$ 3,518.75
\$ -			\$ 1,600.00	\$ 5,118.75
\$ 1,120.79			\$ (1,120.79)	\$ 3,997.96
\$ 1,120.79			\$ (1,120.79)	\$ 2,877.17
\$ -			\$ 1,600.00	\$ 4,477.17
\$ 1,120.79			\$ (1,120.79)	\$ 3,356.38
			\$ 1,200.00	\$ 4,556.38
			\$ 400.00	\$ 4,956.38
			\$ -	\$ 4,956.38
\$ 1,120.79			\$ (1,120.79)	\$ 3,835.59
\$ 1,120.79			\$ (1,120.79)	\$ 2,714.80
	\$ 529.81	\$ 24.00	\$ (553.81)	\$ 2,160.99
\$ 1,120.79			\$ 1,200.00	\$ 3,360.99
			\$ (1,120.79)	\$ 2,240.20
			\$ 1,200.00	\$ 3,440.20
\$ 1,120.79			\$ (1,120.79)	\$ 2,319.41
			\$ 10,355.00	\$ 12,674.41
\$ 1,120.79			\$ (1,120.79)	\$ 11,553.62
\$ 1,120.79			\$ (1,120.79)	\$ 10,432.83
\$ 1,120.79			\$ (1,120.79)	\$ 9,312.04
\$ 1,120.79			\$ (1,120.79)	\$ 8,191.25

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